

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Richard Seeram
Debtor

Case No. 16-03249-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: CKovach
Form ID: 309A

Page 1 of 2
Total Noticed: 21

Date Rcvd: Aug 08, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2016.

db
4819797 +Richard Seeram, 387 North Courtland Street, East Stroudsburg, PA 18301-1961
4819800 +Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
4819802 +CFM Group, 2110 Powers Ferry, Atlanta, GA 30339-5048
4819803 +Fannie Mae, 14221 Dallas Parkway, Suite 1000, Dallas, TX 75254-2946
4819806 +First Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104
+KML Law Group PC, BNY Independence CTR STE 5000, 701 Markey Street,
Philadelphia, PA 19106-1538
4819807 +Monroe County Sheriff's Office, 7th & Monroe Streets, Stroudsburg, PA 18360
4819808 +NEPA Community FCU, 337 Clay Ave, Stroudsburg, PA 18360-1288
4819809 +Nora C. Viggiano, Esq., BNY Independence CTR STE 5000, 701 Market Street,
Philadelphia, PA 19106-1538
4819810 +PA Department of Revenue, Bureau of Compliance, PO Box 280948, Harrisburg, PA 17128-0948
4819812 +Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425
4819811 +Penn Credit, Attn:Bankruptcy, PO Box 988, Harrisburg, PA 17108-0988
4819814 +The Affiliated Group I, Po Box 7739, Rochester, MN 55903-7739

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: kdiddio@diddiolaw.com Aug 08 2016 19:04:26 Kim M Diddio, 17 N. 6th Street,
Stroudsburg, PA 18360

tr +EDI: QWGSCHWAB.COM Aug 08 2016 19:03:00 William G Schwab (Trustee),
William G Schwab and Associates, 811 Blakeslee Blvd Drive East, PO Box 56,
Lehighton, PA 18235-0056
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Aug 08 2016 19:04:38 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
4819799 EDI: CAPITALONE.COM Aug 08 2016 19:03:00 Capital One, 15000 Capital One Dr,
Richmond, VA 23238
4819798 +EDI: CAPITALONE.COM Aug 08 2016 19:03:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285
4819801 +E-mail/Text: bknotice@erccollections.com Aug 08 2016 19:04:40 ERC/Enhanced Recovery Corp,
8014 Bayberry Rd, Jacksonville, FL 32256-7412
4819804 +EDI: AMINFOFP.COM Aug 08 2016 19:03:00 Fst Premier, 3820 N Louise Ave,
Sioux Falls, SD 57107-0145
4819805 EDI: IRS.COM Aug 08 2016 19:04:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

tr* +William G Schwab (Trustee), William G Schwab and Associates, 811 Blakeslee Blvd Drive East,
PO Box 56, Lehighton, PA 18235-0056
4819813 ##+The Affiliated Group I, 3055 41st St Nw Ste 100, Rochester, MN 55901-9013
TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2016 at the address(es) listed below:

John J Martin (Trustee) pa36@ecfcbis.com, trusteejohnmartin@martin-law.net
Kim M Diddio on behalf of Debtor Richard Seeram kdiddio@diddiolaw.com, kdiddio@gmail.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov
William G Schwab (Trustee) schwab@uslawcenter.com, wschwab@ecf.epiqsystems.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 4

Information to identify the case:

Debtor 1 **Richard Seeram** Social Security number or ITIN **xxx-xx-9186**
 First Name Middle Name Last Name EIN ____-____-____
 Debtor 2 Social Security number or ITIN ____-____-____
 (Spouse, if filing) First Name Middle Name Last Name EIN ____-____-____
 United States Bankruptcy Court **Middle District of Pennsylvania** Date case filed for chapter **7 August 5, 2016**
 Case number: **5:16-bk-03249-RNO**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Richard Seeram	
2. All other names used in the last 8 years		
3. Address	387 North Courtland Street East Stroudsburg, PA 18301	
4. Debtor's attorney Name and address	Kim M Diddio 17 N. 6th Street Stroudsburg, PA 18360	Contact phone 570 801-1336 Email: kdiddio@diddiolaw.com
5. Bankruptcy trustee Name and address	William G Schwab (Trustee) William G Schwab and Associates 811 Blakeslee Blvd Drive East PO Box 56 Lehighton, PA 18235	Contact phone 610 377-5200 Email: schwab@uslawcenter.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 274 Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: August 8, 2016
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 27, 2016 at 01:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: Council Chambers, Hazleton City Hall, 40 N. Church St, Hazleton, PA 18201
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: November 26, 2016 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	